

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-28370-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Justice Watts  
aka Jerome Watts, dba Two Kings  
Trucking LLC  
100 Golden Meadow Lane  
Sicklerville, NJ 08081

Social Security No.:

xxx-xx-6379

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 2/21/23.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: February 22, 2023

JAN: har

Jeanne Naughton  
Clerk

In re:  
Justice Watts  
Debtor

Case No. 19-28370-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 22, 2023

Form ID: 148

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2023:

Recip ID	Recipient Name and Address
db	+ Justice Watts, 100 Golden Meadow Lane, Sicklerville, NJ 08081-9393
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
cr	+ U.S. Bank National Association, not in its individ, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
518480906	+ Freedom Mortgage Corporation, Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
518480908	+ Robert Manchel, 1 Eves Dr., Suite 111, Marlton, NJ 08053-3125
519682901	+ U.S. Bank National Association, not in, individual capacity but as trustee for, RMTP Trust, Series 2021 Cottage-TT-V, c/o Friedman Vartolo LLP, 1325 Franklin Avenue Garden City, NY 11530-1666

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 22 2023 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 22 2023 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518575899	EDI: CRFRSTNA.COM	Feb 23 2023 01:44:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518552965	+ EDI: AIS.COM	Feb 23 2023 01:44:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518480899	+ EDI: CAPITALONE.COM	Feb 23 2023 01:44:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518480900	+ EDI: CRFRSTNA.COM	Feb 23 2023 01:44:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
518587172	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 22 2023 20:48:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9764
518480901	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 22 2023 20:48:00	Freedom Mortgage Corp, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
518480902	EDI: IRS.COM	Feb 23 2023 01:44:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518510031	Email/PDF: resurgentbknofications@resurgent.com	Feb 22 2023 21:04:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518480903	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 22 2023 20:53:14	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
518480904	+ Email/Text: bknotices@mbandw.com	Feb 22 2023 20:49:00	McCarthy, Burgess & Wolff, 26000 Cannon Road,

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			Cleveland, OH 44146-1807
518480905	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 22 2023 20:49:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
518480907	Email/Text: signed.order@pfwattorneys.com	Feb 22 2023 20:48:00	Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
518480909	+ Email/Text: clientservices@simonsagency.com	Feb 22 2023 20:49:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518480910	+ EDI: RMSC.COM	Feb 23 2023 01:44:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
518480911	+ EDI: RMSC.COM	Feb 23 2023 01:44:00	Syncb/home Dsgn Floorc, C/o Po Box 965036, Orlando, FL 32896-0001
518483406	+ EDI: RMSC.COM	Feb 23 2023 01:44:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518480912	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 22 2023 20:48:00	Tbom/atls/fortiva Thd, Pob 105555, Atlanta, GA 30348-5555
518564037	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 22 2023 20:48:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518480898		Auto lease
519682902	*+	U.S. Bank National Association, not in, individual capacity but as trustee for, RMTP Trust, Series 2021 Cottage-TT-V, c/o Friedman Vartolo LLP, 1325 Franklin Avenue, Garden City, NY 11530-1666

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com) [summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)

Jason Brett Schwartz

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V [jschwartz@friedmanvartolo.com](mailto:jschwartz@friedmanvartolo.com), [bankruptcy@friedmanvartolo.com](mailto:bankruptcy@friedmanvartolo.com)

Jonathan C. Schwalb

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V [bankruptcy@friedmanvartolo.com](mailto:bankruptcy@friedmanvartolo.com), [jschwalb@ecf.courtdrive.com](mailto:jschwalb@ecf.courtdrive.com)

Jonathan C. Schwalb

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V [bankruptcy@friedmanvartolo.com](mailto:bankruptcy@friedmanvartolo.com), [jschwalb@ecf.courtdrive.com](mailto:jschwalb@ecf.courtdrive.com)

Melanie Carmela Grimes

on behalf of Creditor FREEDOM MORTGAGE CORPORATION [nj.bkecf@fedphe.com](mailto:nj.bkecf@fedphe.com)

Robert Manchel

on behalf of Debtor Justice Watts [manchellaw@yahoo.com](mailto:manchellaw@yahoo.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

William M.E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation [ecf@powerskirm.com](mailto:ecf@powerskirm.com)

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